

SERFF Tracking Number:	UNKP-125653316	State:	Arkansas
Filing Company:	Milwaukee Casualty Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	AR-GL-0809-01-371		
TOI:	17.2 Other Liability - Occurrence Only	Sub-TOI:	17.2001 Commercial General Liability
Product Name:	General Liability		
Project Name/Number:	/AR-GL-0809-01-371		

Filing at a Glance

Company: Milwaukee Casualty Insurance Company

Product Name: General Liability	SERFF Tr Num: UNKP-125653316	State: Arkansas
TOI: 17.2 Other Liability - Occurrence Only	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 17.2001 Commercial General Liability Co Tr Num: AR-GL-0809-01-371		State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Authors: Denise Freund, Tyrone Settlemier	Disposition Date: 05/28/2008
	Date Submitted: 05/20/2008	Disposition Status: Approved
Effective Date Requested (New): 09/01/2008		Effective Date (New):
Effective Date Requested (Renewal): 09/01/2008		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile:
Project Number: AR-GL-0809-01-371	Domicile Status Comments:
Reference Organization: NA	Reference Number: NA
Reference Title: NA	Advisory Org. Circular: NA
Filing Status Changed: 05/28/2008	
State Status Changed: 05/28/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Filing to adopt all previously approved Company forms for new company - Milwaukee Casualty Insurance Co.	

Company and Contact

Filing Contact Information

Freund Denise, State Filings Analyst	dfreund@unitrin.com
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12790 Merit Drive	(800) 777-2249 [Phone]
Dallas, TX 75251	(214) 360-8060[FAX]

Filing Company Information

Milwaukee Casualty Insurance Company	CoCode: 26662	State of Domicile: Wisconsin
12790 Merit Drive	Group Code: 215	Company Type: Prop & Cas
Dallas, TX 75251	Group Name: Unitrin Prop & Cas	State ID Number:
(800) 777-2249 ext. 8194[Phone]	FEIN Number: 39-1190263	

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Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Milwaukee Casualty Insurance Company	\$50.00	05/20/2008	20416478

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	05/28/2008	05/28/2008

<i>SERFF Tracking Number:</i>	<i>UNKP-125653316</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 05/28/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNKP-125653316 State: Arkansas

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Product Name: General Liability

Project Name/Number: /AR-GL-0809-01-371

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Company Cover Letter	Approved	Yes
Form	Notice- Restrictions of Terrorism Coverage	Approved	Yes
Form	Notice- Terrorism Coverage- Rejection Statement	Approved	Yes
Form	Notice- Asbestos & Lead Exclusions	Approved	Yes
Form	Notice- Fungi or Bacteria Exclusion	Approved	Yes
Form	Corporate Privacy Notice	Approved	Yes
Form	Asbestos Exclusion	Approved	Yes
Form	Lead Exclusion	Approved	Yes
Form	Supplemental Property Damage	Approved	Yes
Form	Blanket Waiver of Subrogation	Approved	Yes
Form	Printers Errors & Omissions	Approved	Yes
Form	Beauty Salon/Barber Shop Professional Liability	Approved	Yes
Form	Punitive Damages	Approved	Yes
Form	CGL Expansion Coverage (Non-Contractors)	Approved	Yes
Form	CGL Expansion Coverage (Contractors)	Approved	Yes
Form	Broad Form Products Coverage	Approved	Yes
Form	Additional Insured- Primary & Non-Contributory	Approved	Yes
Form	Notice- Abuse or Molestation Exclusion	Approved	Yes
Form	OFAC	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Notice- Restrictions of Terrorism Coverage	30-0873	12 07	Disclosure/ New Notice		0.00	SERFF 30_0873_12_07_PHN__Restrictions_of_Terrorism_Coverage.pdf
Approved	Notice- Terrorism Coverage- Rejection Statement	30-0722	04 04	Disclosure/ New Notice		0.00	SERFF 30_0722_04_04_Interline_Notice_Rej_With_Prem_.pdf
Approved	Notice- Asbestos & Lead Exclusions	33-0567	12 03	Disclosure/ New Notice		0.00	SERFF 33_0567_12_03_REV._Asbestos_Lead_Policyholder_Notice.pdf
Approved	Notice- Fungi or Bacteria Exclusion	33-0576	04 02	Disclosure/ New Notice		0.00	SERFF 33_0576_04_02_GL__Fungi_Advisory_to_Policyholders_Notice_Form.pdf
Approved	Corporate Privacy Notice	60-0446	03 03	Disclosure/ New Notice		0.00	SERFF 60_0446_03_03_Privacy_Notice.pdf
Approved	Asbestos Exclusion	33-0664	12 03	Endorsement/Amendment		0.00	SERFF 33_0664_12

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				ent/Condi ons			_03_Asbесто s_Exclusion _GL_.pdf
Approved	Lead Exclusion	33-0668	12 03	Endorseme New nt/Amendm ent/Condi ons	0.00	SERFF	33_0668_12 _03_Lead_E xclusion_GL _.pdf
Approved	Supplemental Property Damage	33-0707	01 05	Endorseme New nt/Amendm ent/Condi ons	0.00	SERFF	33_0707_01 _05_Supp_P roperty_Dam age_Endt_M y_Version_.p df
Approved	Blanket Waiver of Subrogation	33-0712	01 05	Endorseme New nt/Amendm ent/Condi ons	0.00	SERFF	33_0712_01 _05_Blanket _Waiver_Of_ Subrogation. pdf
Approved	Printers Errors & Omissions	33-0714	01 05	Endorseme New nt/Amendm ent/Condi ons	0.00	SERFF	33_0714_01 _05_Printers _Errors_And _Omissions_ Liability.pdf
Approved	Beauty Salon/Barber Shop Professional Liability	33-0715	01 05	Endorseme New nt/Amendm ent/Condi ons	0.00	SERFF	33_0715_01 _05_Beauty _Salon_Barb er_Shop_Pr ofLiability.pdf
Approved	Punitive Damages	33-0728	01 05	Endorseme New nt/Amendm ent/Condi ons	0.00	SERFF	33_0728_01 _05_GL_Pu nitive_Dama ges.pdf

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Approved	CGL Expansion Coverage (Non-Contractors)	33-0729	01 05	Endorsement/Amendment/Conditions	0.00	SERFF 33_0729_01_05_CGL_Expansion_NON_Contractors_2004_Ver_.pdf
Approved	CGL Expansion Coverage (Contractors)	33-0730	01 05	Endorsement/Amendment/Conditions	0.00	SERFF 33_0730_01_05_CGL_Expansion_Contractors_2004_Ver_.pdf
Approved	Broad Form Products Coverage	33-0856	01 06	Endorsement/Amendment/Conditions	0.00	SERFF 33_0856_01_06_Broad_FmProdCoverage.pdf
Approved	Additional Insured- Primary & Non-Contributory	33-0861	11 06	Endorsement/Amendment/Conditions	0.00	SERFF 33_0861_11_06_Additional_Insured_Primary_Non_Contributory.pdf
Approved	Notice- Abuse or Molestation Exclusion	33-0599	10 02	Disclosure/ New Notice	0.00	SERFF 33_0599_10_02_PHN_Abuse_or_Molestation_Exclusion.pdf
Approved	OFAC	IL P 001	01 04	Disclosure/ New Notice		IL P 001 01 04 OFAC.pdf

NOTICE TO POLICYHOLDERS

RESTRICTIONS OF TERRORISM COVERAGE

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy. It contains a brief synopsis of significant exclusionary provisions and limitations.

This Notice does **not** form a part of your insurance contract. This Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

In accordance with the **Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA)**, we are required to offer you coverage for losses resulting from an act of terrorism, *as defined in Section 102(1) of the Act*: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

CHANGE IN THE DEFINITION OF CERTIFIED ACTS OF TERRORISM AND INFORMATION ON LIMITATIONS ON FEDERAL AND INSURER LIABILITY

Under the Federal **Terrorism Risk Insurance Program Reauthorization Act of 2007**, the definition of "certified acts of terrorism" (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. Therefore, coverage for "certified acts of terrorism" now encompasses, for example, an act committed against the United States government by a United States citizen, when the act is determined by the federal government to be a "certified act of terrorism" under the terms of the **TRIPRA**. Coverage is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

The government may participate in paying for some of the losses from a "certified act of terrorism". However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Refer to the terrorism endorsement for the definition of "certified acts of terrorism." Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

Carefully read your policy, including the endorsements attached to your policy.

***WE HAVE INCLUDED A PREMIUM CHARGE ON YOUR POLICY FOR
"CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM."***

**THE PREMIUM CHARGE FOR THE TERRORISM COVERAGE
IS SHOWN EITHER ON THE "DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE
ACT" OR "DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM" OR YOUR POLICY
DECLARATIONS**

YOUR POLICY

Your policy does not contain a terrorism exclusion. However, we have included an endorsement under which coverage for "certified acts of terrorism" (which is more fully defined in the endorsement, but involves acts of terrorism by or on behalf of a foreign interest) is subject to a limit on our liability pursuant to the **Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA)**. The terrorism definition is based on **TRIPRA**, under which the federal government determines when a "certified act of terrorism" has occurred. The government may participate in paying for some of the losses from such an event. This coverage is subject to a limit on our liability pursuant to the federal law and is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

Unless you notify us in writing that you wish to reject terrorism coverage, we will include terrorism coverage in your policy. You may reject this offer by signing the enclosed REJECTION STATEMENT and returning it to us. Once we receive the signed rejection form your policy will be endorsed to exclude the terrorism coverage and the premium amount refunded to you.

PROPERTY SECTION

NOTICE APPLICABLE ONLY in California, Missouri, Oregon, Wisconsin:

STATE REQUIREMENTS BECAUSE OF THE STANDARD FIRE CLAUSE: The terrorism exclusion does not restrict fire coverage under Commercial Property, Commercial Inland Marine and Farm insurance due to a statutory requirement in these states. Therefore, losses attributable to fire following an act of terrorism, if otherwise covered, remain covered under such insurance. An appropriate premium charge is included in your policy.

NOTICE APPLICABLE ONLY in Georgia, Illinois, Iowa, and Washington:

STATE REQUIREMENTS BECAUSE OF THE STANDARD FIRE CLAUSE: The terrorism exclusion does not restrict fire coverage under Commercial Property and Farm insurance due to a statutory requirement in this state. Therefore, losses attributable to fire following an act of terrorism, if otherwise covered, remain covered under such insurance. An appropriate premium charge is included in your policy.

POLICY NUMBER:
POLICY EFFECTIVE DATE:

COMPANY REJECTION
30-0722 04 04

NOTICE – TERRORISM COVERAGE

REJECTION STATEMENT

I have read the RESTRICTIONS OF TERRORISM COVERAGE – NOTICE TO POLICYHOLDERS and I hereby reject the offer of terrorism coverage. I understand that an exclusion of certain terrorism losses will be made a part of my policy.

I REJECT THE TERRORISM COVERAGE:

(Signature of Insured)

(Date Signed)

(Signature of Insured)

(Date Signed)

*Trinity Universal Insurance Company
Trinity Universal Insurance Company Of Kansas, Inc.
Security National Insurance Company*

*Milwaukee Casualty Insurance Co.
Milwaukee Insurance Company
Valley Insurance Company
Valley Property & Casualty Insurance Company*

IMPORTANT NOTICE TO POLICYHOLDERS

LEAD CONTAMINATION EXCLUSION

ASBESTOS EXCLUSION ENDORSEMENT

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE, NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

33-0667 12 03 – LEAD CONTAMINATION EXCLUSION (Commercial Umbrella Liability)

33-0668 12 03 – LEAD CONTAMINATION EXCLUSION (Commercial General Liability)

33-0669 12 03 – LEAD CONTAMINATION EXCLUSION (Businessowners Liability)

33-0670 12 03 – LEAD CONTAMINATION EXCLUSION (Farm Liability)

This endorsement excludes liability coverage for “Bodily Injury”, “Property Damage”, “Personal and Advertising Injury”, “Medical Payments” arising out of, resulting from, caused by or contributed to by the toxic or pathological properties of lead, lead compounds or lead contained in any materials; any cost or expense to abate, mitigate, remove or dispose of lead, lead compounds or materials containing lead; any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with the above; or any obligation to share damages with or repay someone else who must pay damages in connection with the above.

This exclusion does not apply to injury or damage caused by a sudden impact with, or striking by, objects containing lead or lead compounds, in which an immediate and conspicuous manifestation of physical injury to persons or property occurs.

33-0663 12 03 – ASBESTOS EXCLUSION ENDORSEMENT (Commercial Umbrella Liability)

33-0664 12 03 – ASBESTOS EXCLUSION ENDORSEMENT (Commercial General Liability)

33-0665 12 03 – ASBESTOS EXCLUSION ENDORSEMENT (Businessowners Liability)

33-0666 12 03 – ASBESTOS EXCLUSION ENDORSEMENT (Farm Liability)

33-0673 12 03 – ASBESTOS EXCLUSION ENDORSEMENT (Garage Liability)

This endorsement excludes liability coverage for “bodily injury”, “property damage”, “personal or advertising injury” or “medical payments” arising out of, resulting from, caused by, or contributed to by asbestos, exposure to asbestos or the use of asbestos. This exclusion applies to any assessment for the presence of asbestos, identifying, sampling, testing, cleaning up, monitoring, removing, containing, detoxifying, abating disposing or mitigating asbestos, or supervision, instructions, recommendations, warnings or advice given or which should have been given.

Please refer to your policy for further details. If you have questions, please contact your agent.

GENERAL LIABILITY

NOTICE TO POLICYHOLDERS

RESTRICTIONS AND CLARIFICATIONS OF COVERAGE

CL-2001-OMOFR - FUNGI OR BACTERIA ENDORSEMENTS

This notice has been prepared in conjunction with the implementation of changes to your policy. It contains a brief synopsis of any significant restrictions and clarifications of coverage that were made in each policy form and endorsement.

Please read your policy, and the endorsements attached to your policy, carefully.

CG 21 67 04 02 - Fungi or Bacteria Exclusion (Commercial General Liability Coverage Part)

When this endorsement is attached to your policy:

- coverage is restricted to exclude bodily injury or property damage arising, directly or indirectly, out of any fungi, including but not limited to mold, or bacteria on or in a building or structure. This exclusion applies whether or not any other cause, event, material or product contributed in any sequence to the injury or damage.
- coverage is clarified to exclude personal and advertising injury arising, directly or indirectly, out of any fungi, including but not limited to mold, or bacteria on or in a building or structure. This exclusion applies whether or not any other cause, event, material or product contributed in any sequence to the injury.
- coverage is restricted to exclude clean-up costs associated with fungi or bacteria.

The exclusion does not apply to fungi or bacteria intended for consumption, such as mushrooms.

CG 31 31 04 02 - Fungi or Bacteria Exclusion (Owners and Contractors Protective Liability Coverage Part and Products/Completed Operations Coverage Part)

When this endorsement is attached to your policy:

- coverage is restricted to exclude bodily injury or property damage arising, directly or indirectly, out of any fungi, including but not limited to mold, or bacteria on or in a building or structure. This exclusion applies whether or not any other cause, event, material or product contributed in any sequence to the injury or damage.
- coverage is restricted to exclude clean-up costs associated with fungi or bacteria.

The exclusion does not apply to fungi or bacteria intended for consumption, such as mushrooms.

CG 24 25 04 02 - Limited Fungi or Bacteria Coverage (CGL)

When this endorsement is attached to your policy:

- coverage currently provided by your policy for bodily injury or property damage arising, directly or indirectly, out of any fungi, including but not limited to mold, or bacteria on or in a building or structure is now subject to a specific aggregate limit, which is subject to and may be less than the current policy limits.
- coverage is clarified to exclude personal and advertising injury arising, directly or indirectly, out of any fungi, including but not limited to mold, or bacteria on or in a building or structure. This exclusion applies whether or not any other cause, event, material or product contributed in any sequence to the injury and applies to clean up costs.

CG 31 32 04 02 - Limited Fungi or Bacteria Coverage (OCP and Products/Completed Operations Policy)

When this endorsement is attached to your policy, coverage currently provided by your policy for bodily injury or property damage arising, directly or indirectly, out of any fungi, including but not limited to mold, or bacteria on or in a building or structure is now subject to a specific aggregate limit, which is subject to and may be less than the current policy limits.

IMPORTANT NOTICE REGARDING OUR PRIVACY POLICY

Trinity Universal Insurance Company
Security National Insurance Company
Trinity Universal Insurance Company of Kansas, Inc.
Milwaukee Casualty Insurance Co.
Milwaukee Safeguard Insurance Company
Milwaukee Insurance Company (a nonowned affiliate)
Valley Insurance Company
Valley Property & Casualty Insurance Company
Charter County Mutual Insurance Company

Types of Information We May Collect

We may collect Information about you that we receive from:

- You on applications and other forms. Examples include your name, address, date of birth, phone number, social security and driver license numbers;
- Your agent;
- Your transactions with our affiliates, others, or us. Examples include your policy's account balance, your premium payment history, and your bank account number; and
- Outside sources such as consumer reporting agencies, including motor vehicle records, credit reports and claim history reports.

Types of Information We May Disclose, And To Whom

We may disclose all of the Information above, with some exceptions, to other companies.

For instance, we may share your Information with companies that perform marketing for us or with financial institutions that have joint marketing agreements with us. If we do, we may disclose to those companies all of the information described above, although we will not disclose your nonpublic personal health information, without your permission, for the sole purpose of joint marketing.

We will not share your Information with anyone else without your permission unless:

1. They are helping us service or process a transaction, or
2. We are otherwise permitted or required by law to do so.

Examples of others with whom we may share your Information without your permission include:

- People or organizations that perform a business function for us. Examples are a company that helps us:
 1. Print payment coupons,
 2. Adjust or investigate claims,
 3. Program software to help us process customers' transactions; or
 4. Market our own products or minimize unnecessary marketing to you.
- Your agent or broker;
- Regulatory and law enforcement authorities, such as government offices or courts which subpoena records;
- Insurance support organizations which gather data to help deter or prevent insurance crimes;
- Other insurance companies or support organizations for an insurance transaction involving you. An example is the purchase of reinsurance;
- Businesses which conduct actuarial or research studies;
- Our affiliates, for internal or agency audits or the marketing of an insurance product or service; and
- A company that may acquire a line of business or function or book of business from us.

Security of Your Information

We have procedures and policies to help us protect your Information from unauthorized use or access. At our companies, we restrict access to protected information to the employees who have a business need for it. When we share Information with companies who work on our behalf, we protect it where required by federal law with a confidentiality agreement. We also have physical, electronic and procedural safeguards to guard your Information.

If You Are an Internet User

If you use the Internet and access the website of one or more of our companies, it may have other information on your use of that website.

State Exceptions

This notice is not intended for use in Arizona, California, Georgia, Illinois, Minnesota, Montana, Nevada, Ohio or Oregon. If you have Personal Lines Coverage with us in one of these states, or are involved in an insurance transaction involving such coverage in one of these states, additional privacy provisions also apply. Contact the company or your agent for a copy of the privacy policy applicable in your state.

This Endorsement Changes The Policy. Please Read It Carefully.

ASBESTOS EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2., **Exclusions of Section I – Coverage A – Bodily Injury and Property Damage Liability** and Paragraph 2., **Exclusions of Section I – Coverage B – Personal and Advertising Injury Liability** and Paragraph 2., **Exclusions of Section I – Medical Payments**:

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” or “medical payments”:

1. Arising out of, resulting from, caused by, or contributed to by asbestos, exposure to asbestos or the use of asbestos;
2. Any damages or any loss, cost or expense arising out of any
 - (I) claim or suit by or on behalf of any governmental authority or any other alleged responsible party because of, or
 - (II) request, demand, order or statutory regulatory requirement that any other person or entity should be, or should be responsible for;
 - (a) assessing the presence, absence or amount or effects of asbestos;
 - (b) identifying, sampling or testing for, detecting, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, abating, disposing or mitigating asbestos; or
 - (c) responding to asbestos in any way other than as described in 2.(I).(a). and 2.(II).(b). above;

3. Any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with any of the subsections above.
4. Any obligation to share damages with or repay someone else in connection with any of the subsections above.

No coverage is provided for the investigation or defense of any loss, injury, or damage or any cost, fine or penalty or for any expense or claim or suit related to any of the above.

This Endorsement Changes The Policy. Please Read It Carefully.

LEAD CONTAMINATION EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2., **Exclusions of Section I – Coverage A – Bodily Injury and Property Damage Liability** and Paragraph 2., **Exclusions of Section I – Coverage B – Personal and Advertising Injury Liability** and Paragraph 2., **Exclusions – Section I – Medical Payments:**

This insurance does not apply to:

“Bodily Injury”, “property damage”, “personal injury”, “advertising injury”, “medical payments” or any other damages because of liability, alleged liability, or occurrence resulting from, caused by, arising out of or in any way connected with:

- (1) The existence of lead, the removal of lead, testing for lead, or exposure to lead in any form which is or has at any time been present in, on, or near: the insured’s premises: or at any location at which the insured is working or has worked in connection with such existence, removal or testing:

- (a) Whether or not caused by, at the instigation of, or with the direct or indirect involvement of the insured, the insured’s employees or other persons on the insured’s premises or work site; or;

- (b) Whether or not caused by or arising out of the insured’s failure to properly supervise or keep the work site in a safe condition.

- (2) Any obligation to share damages with or repay someone else in connection with any of the subsections above.

No coverage is provided for the investigation or defense of any loss, injury, or damage or any cost, fine or penalty or for any expense or claim or suit related to any of the above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SUPPLEMENTAL PROPERTY DAMAGE COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE

Limit of Liability (per occurrence)
\$ _____

Deductible
\$250 Per Claim

SECTION I – COVERAGES – COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE, Exclusions 2. Paragraph j – Damage To Property, subparagraphs (3) and (4) do not apply to property damage to personal property of others. This additional insurance afforded by this endorsement is subject to the following provisions:

- a. This insurance does not apply to liability of others assumed by the insured under any contract or agreement.
- b. This insurance does not apply to property owned by or rented to the insured or any employee of the insured.
- c. This insurance does not apply to property subject to a safe deposit box agreement.
- d. This insurance does not apply to money or securities.
- e. This insurance does not apply to any Additional Insured included on this policy.

The most we will pay under Coverage A as damages because of "property damage" to personal property of others arising out of any one "occurrence" is shown above. This is subject to Paragraph 5. **SECTION III – LIMITS OF LIABILITY.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

BLANKET WAIVER OF SUBROGATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Paragraph **8. Transfer Of Rights Of Recovery Against Others To Us** of **SECTION IV. COMMERCIAL GENERAL LIABILITY CONDITIONS** is replaced with the following:

8. Transfer Of Rights Of Recovery Against Others To Us

If the insured has rights to recover all or part of any payment we have made under this Coverage Form, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

We waive our right of recovery against any principal for whom the insured is operating under a written contract when such contract requires a waiver of subrogation. It is further agreed, that work commenced under a letter of intent or work order, subject to subsequent reduction to writing with customers, whose customary contracts would require a waiver, would also be included in this blanket waiver provision.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRINTERS ERRORS AND OMISSIONS LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE

Limit Of Liability – Printers Errors and Omissions Liability Only (Per Occurrence / Aggregate)	Additional Premium
<p style="text-align: center;">\$500 Deductible Applies Per Claim</p> <p>\$ _____ Occurrence \$ _____ Aggregate</p>	<p>\$ _____</p>

The COMMERCIAL GENERAL LIABILITY COVERAGE FORM is amended as follows:

- A.** For insurance provided by this endorsement, all provisions under Paragraphs:

SECTION I – COVERAGES**SECTION II – WHO IS AN INSURED****SECTION III – LIMITS OF INSURANCE****SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS****SECTION V – DEFINITIONS**

also apply to damages resulting from the insured's negligent act, error or omission in providing "printing services".

- B.** Under **SECTION I – COVERAGES** we will also pay those sums that the insured becomes legally obligated to pay as damages resulting from the insured's negligent act, error or omission in providing "printing services".

- C.** The following is added to **Exclusions**

This insurance does not apply to any claim:

1. Resulting from a criminal act, including but not limited to fraud committed by the insured or any person for whom the insured is legally responsible.
2. Resulting from infringement of copyright, trademark, service mark or trade name (other than titles or slogans) by use of such marks or names with goods, products or services sold, offered for sale or advertised.

3. For reimbursement of costs of printing or printing materials.
4. Resulting from insolvency or bankruptcy of the insured.
5. Resulting from any publishing function of the insured.

- D.** The following is added to **SECTION III - Limits Of Insurance** :

1. The **Limit of Liability** shown in the **SCHEDULE** of this endorsement is the most we will pay for damages because of "bodily injury", "property damage", "personal injury", "advertising injury" or other injury arising out of the insured's negligent act, error or omission in providing "printing services". Neither the **Limits of Liability** shown in the **DECLARATIONS** nor its **Aggregate Limit** apply to such damages.
2. The **Aggregate** shown in the **SCHEDULE** of this endorsement is the most we will pay for damages because of "bodily injury", "property damage", "personal injury", "advertising injury" or other injury arising out of the insured's negligent act, error or omission in providing "printing services" arising from all "occurrences" during the policy period and to which this coverage applies.

3. For the purpose of determining the limits for the insurance provided by this endorsement, any act, error or omission together with all related acts, errors or omissions in the providing of these **"printing services"** will be considered one act, error or omission.

E. The following is added to SECTION V. – DEFINITIONS:

"Printing Services" means only those activities relating to processes particular to the printing or graphic arts industry.

F. Deductible

1. Our obligation to pay damages on your behalf applies only to the amount of damages in excess of the **\$500** deductible amount stated in the **SCHEDULE** of this endorsement.
2. This **\$500** deductible applies on a **Per Claim** basis as to all damages sustained by any one person as the result of any one "occurrence".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

BEAUTY SALON AND BARBER SHOP PROFESSIONAL LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE

LIMITS OF LIABILITY	PREMIUM
\$ _____ Per Occurrence	
\$ _____ Aggregate	\$ _____ Additional Premium
Professional Liability Only	

The **COMMERCIAL GENERAL LIABILITY COVERAGE FORM** is amended as follows:

- A.** For insurance provided by this endorsement, all provisions under Paragraphs:

SECTION I – COVERAGES

SECTION II – WHO IS AN INSURED

SECTION III – LIMITS OF INSURANCE

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

SECTION V – DEFINITIONS

also apply to damages arising out of the rendering of or failure to render professional services in connection with the insured's beauty salon or barber school.

- B.** Under **SECTION I – COVERAGES** we will also pay those sums that the insured becomes legally obligated to pay as damages arising out of the rendering of or failure to render professional services in connection with the operation of your business as a beauty salon or barber shop, including treatment, advice or instruction for the purpose of appearance or skin enhancement or personal grooming or related therapy.

- C.** The following is added to Paragraph 2. **Exclusions** of both **COVERAGE A AND B** under **SECTION I – COVERAGES**:

This insurance does not apply to "bodily injury", "property damage", "personal and advertising injury" or other injury arising out of:

1. The violation of any statute, or governmental rule or regulation.
2. The employment or training of any person:
 - a. In violation of the law as to age, or under the age of 16 years if there is no legal age limit;
 - b. A student operating with or without a permit; or
 - c. Not in possession of a current beautician, barber or cosmetologist hair-stylist license.
3. Any equipment or process used to tan skin, or arising out of the application of any preparation or the use of any appliance in connection with sun lamps, tanning lamps or other irradiating devices.
4. The removal of hair by electrolysis, electric rays or X-ray.

5. Hair implanting or hair transplanting or any attempt at these.
6. The use of any dye or coloring to eyelashes or eyebrows except Revlon Roux Lash and Brow Tint, Spiro's Coloura, mascara or eyebrow pencils.
7. A body massage other than facial massage.
8. Body piercing.
9. Tattooing, including but not limited to the making of a mark or design by a process of pricking and ingraining or inserting a pigment under the skin or by raising scars.
10. A face lift, plastic surgery, the removal of warts, moles or growths or any attempt at these.
11. Chiropractic or podiatry.
12. Exercising, slenderizing or reducing services.
13. Electrical heat or steam baths or body massages (other than facial massages).
14. Hair straightening unless performed by the use of cold waving solutions.
15. The combustion, burning or explosion of combs, other articles, or products of flammable nature.
16. The use of any flammable dry shampoo.
17. The operation of a beautician or barber school.

D. SECTION II – WHO IS AN INSURED is amended as follows:

1. The following is added to Paragraph 2.a.:
 - (3) "Bodily injury", "property damage" or "personal and advertising injury" arising out of you providing or failing to provide professional services. However, your "employees" are insured with respect to their providing or failing to provide services as a beautician or barber in connection with your business.
2. The following is added to Paragraph 2.:

- e. Any licensed operator who rents or leases from you a booth space, chairs or any portion of your insured premises for the purpose of conducting beauty salon or barber shop services and any "employee" of such operator, but only with respect to liability arising out of such services.

E. The following is added to SECTION III - LIMITS OF INSURANCE :

1. The **LIMIT OF LIABILITY** shown in the **SCHEDULE** of this endorsement is the most we will pay for damages because of "bodily injury", "property damage", "personal and advertising injury" or other injury arising out of the rendering of or failure to render professional services in connection with the business as a beauty salon or barber shop. Neither the **Limits of Liability** shown in the **DECLARATIONS** of the policy nor its **Aggregate Limit** apply to such damages.
2. The **Aggregate** limit shown in the **SCHEDULE** of this endorsement is the most we will pay for damages because of "bodily injury", "property damage", "personal and advertising injury" or other injury arising out of the rendering of or failure to render professional services in connection with the business as a beauty salon or barber shop arising from all "occurrences" during the policy period and to which this coverage applies.
3. For the purpose of determining the limits for the insurance provided by this endorsement, any rendering of or failure to render professional services together with all related rendering of or failure to render professional services will be considered one "occurrence".

F. For the purposes of this endorsement only, Paragraph 13. of SECTION V. – DEFINITIONS is amended to read:

13. "Occurrence" means any accident, act or omission arising out of the rendering of or failure to render services as or for a beautician or barber, including continuous or repeated exposure to substantially the same general harmful conditions.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

PUNITIVE OR EXEMPLARY DAMAGES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is agreed that this policy excludes any claim for punitive or exemplary damages whether arising out of the acts of the insured, insured's employees or any other person. The company shall not have an obligation to pay for any costs, interest, or damages attributable to punitive or exemplary damages.

Definition:

"Punitive Damages" means damages, other than compensatory and nominal damages, awarded against a person to punish and to discourage him and others from similar conduct in the future and shall include exemplary damages.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

COMMERCIAL GENERAL LIABILITY COVERAGE EXPANSION ENDORSEMENT (NON-CONTRACTORS)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM – CG 00 01 12 04

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Additional Premium \$

SECTION I – COVERAGES

COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY

2. Exclusions

g. Aircraft, Auto Or Watercraft

Paragraph (2) is replaced by the following:

- (2) A watercraft you do not own that is:
 - (a) Less than 36 feet long; and
 - (b) Not being used to carry persons or property for a charge.

This provision applies to any person, who with your consent, either uses or is responsible for the use of a watercraft. This insurance is excess over any other valid and collectible insurance available to the insured whether primary, excess, or contingent.

j. Damage To Property

Paragraph (2) is not applicable.

- (2) This paragraph is deleted.

Replace Paragraph (4) with the following:

- (4) Personal property in the care, custody or control of the insured does not apply to "property damage" which exceeds \$25,000 regardless of the number of:
 - (a) Insureds;
 - (b) Claims made; or
 - (c) Persons or organizations making claims

n. Recall Of Products, Work Or Impaired Property

Replace with the following:

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it, but this exclusion does not apply to "product recall expenses" that you incur for the "covered recall" of "your product".

This insurance does not apply to "Product Recall Expense" arising out of or resulting from:

- a. Any product withdrawal initiated due to:
 - (1) The failure of "your products" to accomplish their intended purpose, including any breach of warranty of fitness, whether written or implied. This exclusion does not apply if such failure has caused or is reasonably expected to cause "bodily injury" or physical damage to tangible property.
 - (2) Copyright, patent, trade secret or trademark infringements;
 - (3) Transformation of a chemical nature, deterioration or decomposition of "your product", except if it is caused by:
 - (a) An error in manufacturing, design, processing or transportation of "your product"; or
 - (b) "Product tampering"
 - (4) Expiration of the designated shelf life of "your product".
- b. A "product withdrawal", initiated because of a "defect" in "your product" known to exist by the Named Insured or the Named Insured's "executive officers", prior to the inception date of this Coverage Form or prior to the time "your product" leaves your control or possession.
- c. Recall of any specific products for which "bodily injury" or "property damage" is excluded under **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY** by endorsement.
- d. Recall of "your products" which have been banned from the market by an authorized government entity prior to the policy period.
- e. The defense of a claim or "suit" against you for "product withdrawal expenses".

Add the following:

q. Limited Professional Liability

This insurance does not apply to "bodily injury", "property damage", "personal and advertising injury" arising out of the rendering of or failure to render any "professional services" by you, but only with respect to your providing engineering, architectural or surveying services in your capacity as an engineer, architect or surveyor.

Replace the following paragraph:

Exclusion **c.** through **n.** do not apply to damage by "specific perils" to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section **III – Limits Of Insurance**.

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

2. Exclusions

Paragraph **e. Contractual Liability** is amended as follows:

e. Contractual Liability

This paragraph is deleted.

Add the following:

p. Limited Professional Liability

This insurance does not apply to “bodily injury”, “property damage”, “personal and advertising injury” arising out of the rendering of or failure to render any “professional services” by you, but only with respect to your providing engineering, architectural surveying services in your capacity as an engineer, architect or surveyor.

COVERAGE C – MEDICAL PAYMENTS

Paragraph **1.a. (3)(2)** under **SECTION I – COVERAGE C – MEDICAL PAYMENTS** is replaced with the following:

(2) The expenses are incurred and reported to us within two years of the date of the accident; and

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

Paragraph **1.b.** and **1.d.** under **SECTION 1 - SUPPLEMENTARY PAYMENTS – COVERAGE A AND B** is replaced with the following:

- b.** Up to \$2,500 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not furnish these bonds.
- d.** All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or “suit”, including actual loss of earnings up to \$300 a day because of time off from work.

SECTION II – WHO IS AN INSURED

Paragraph **3.a.** is amended as follows:

- a.** Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier.

However, provision **a.** above does not apply if the newly formed or acquired organization is excluded by either a provision of the Coverage Form or by endorsement.

Add the following to Paragraph **3.**

- d. COVERAGE A** does not apply to “product recall expense” arising out of any withdrawal or recall that occurred before you acquired or formed the organization.

Add the following:

- 4.** Organization over which you maintain ownership of more than 50% will be a Named Insured if there is no other similar insurance available to that organization; however
 - a. COVERAGE A.** does not apply to “bodily injury” or “property damage” that occurred before you acquired or formed the organization; and

- b. COVERAGE B.** does not apply to “personal and advertising injury” arising out of an offense committed before you acquired or formed the organization.

If such organizations are not shown in the **DECLARATIONS**, you must report them to us within 180 days of inception date of the policy.

- 5.** Any person or organization with whom you agreed, because of written contract or written agreement to provide insurance, but only with respect to “bodily injury” or “property damage” arising out of “your products” which are distributed or sold in the regular course of the vendors business, subject to the following additional exclusions:

The insurance afforded the vendor does not apply to:

- a.** “Bodily injury” or “property damage” for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
- b.** Any express warranty unauthorized by you;
- c.** Any physical or chemical change in the product made intentionally by the vendor;
- d.** Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer, and then repackaged in the original container;
- e.** Any failure to make such inspection, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business in connection with the sale of the product;
- f.** Demonstration, installation, servicing or repair operations, except such operations performed at the vendors premises in connection with the sale of the product;
- g.** Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any thing or substance by or for the vendor.

This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into accompanying or containing such products.

- 6.** Any person or organization to whom you are obligated by virtue of a written contract to provide insurance such as is afforded by this policy, but only with respect to liability arising out of the maintenance or use of that part of any premises leased to you, including common or public areas about such premises if so required in the contract. However, no such person or organization is an insured with respect to:
- a.** Any “occurrence” that takes place after you cease to occupy those premises; or
 - b.** Structural alterations, new construction or demolition operations performed by or on behalf of such insured.
- 7.** Any person or organization granting a license to make, or distribute “your products” including “your products” which use the name or logo of grantor and to whom you are obligated by virtue of the written contract to provide insurance such as afforded by this policy, but only with respect to liability arising out of “your products”.

SECTION III – LIMITS OF INSURANCE

The following is added to Paragraph 2. of **SECTION III – LIMITS OF INSURANCE**:

- d.** The General Aggregate Limit applies separately to each of your “locations”.

For the purpose of this provision only, “Location” means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

Replace **6.** with the following:

- 5.** Subject to **5.** above, the Damage To Premises Rented To You Limit is replaced by a “Specific Perils” Limit which is the greater of:
- a.** \$300,000; or

- b.** The amount shown in the **DECLARATIONS** for **Damage To Premises Rented To You Limit**.

The "Specific Perils" limit is the most we will pay under **COVERAGE A** for damages because of "property damage" to any one premises, while rented to you or temporarily occupied by you with permission of the owner.

However, provisions **a.** and **b.** above do not apply if any reference in the **DECLARATIONS** for **Damage to Premises Rented to You** is deleted from this policy either by the provisions of the Coverage Form or by endorsement.

Replace **7.** with the following:

- 7.** Subject to **5.** above:

- a.** The Medical Expense Limit is the greater of:

(1) \$10,000 or

(2) The amount shown in the **DECLARATIONS** for **Medical Expense Limit**.

- b.** The **Medical Expense Limit** is the most we will pay under Coverage **C.** for all medical expenses because of "bodily injury" sustained by any one person.

However, provisions **a.** and **b.** above do not apply if **COVERAGE C - MEDICAL PAYMENTS** of **SECTION I** is excluded either by the provisions of the Coverage Form or by endorsement.

Add the following:

8. Product Recall Expense

\$100,000 is the most we will pay for all "product recall expenses" arising out of the same defect or deficiency. However, we will not pay more than \$100,000 annually for "product recall expenses" incurred from all "Covered Recall" events covered during this policy term.

9. Professional Services

Subject to provisions in **SECTION 1 – COVERAGES - COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY – 2. Exclusions p.** and **COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY – 2. Exclusions o.** the most we will pay for Professional Services is \$50,000 each annual period.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

Replace with the following:

- a.** You must see to it we are notified as soon as practicable of an "occurrence" or an offense, which may result in a claim. Knowledge of an "occurrence" or an offense by your "employees" shall not, in itself, constitute knowledge to you unless any one of your partners, "executive officers", directors or insurance manage shall have actually received notice. To the extent possible, notice should include:

(1) How, when and where the "occurrence" took place;

(2) The names and addresses of any injured persons and witnesses; and,

(3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

Add the following:

- e.** Your rights afforded under this policy shall not be prejudiced if you fail to give us notice of an "occurrence", offense, claim or "suit", solely due to your reasonable and documented belief that the "bodily injury" or "property damage" is not covered under this policy.

- f. You must see to it that the following are done in the event of an actual or anticipated “covered recall” that may result in “product recall expense”:
- (1) Give us prompt notice of any discovery or notification that “your product” must be withdrawn or recalled. Include a description of “your product” and the reason for withdrawal or recall.
 - (2) Cease any further release, shipment, consignment or any other method or distribution of like or similar products until it has been determined that all such products are free from defects that could be a cause of loss under this insurance.

4. Other Insurance

b. Excess Insurance

Replace Paragraph (1) with the following:

This insurance is excess over:

- (1) Any of the other insurance, whether primary, excess, contingent or on any other basis:
 - (a) That is Fire, Extended Coverage, Builder’s Risk, Installation Risk or similar coverage for “your work”;
 - (b) That is “specific perils” insurance for premises rented to you or temporarily occupied by you with permission of the owner;
 - (c) That is insurance purchased by you to cover your liability as a tenant for “property damage” to premises rented to you or temporarily occupied by you with permission of the owner; or
 - (d) If the loss arises out of the maintenance or use of aircraft, “autos” or watercraft to the extent not subject to Exclusion g. of Section I – Coverage A – Bodily Injury And Property Damage Liability.

6. Representations

Replace with the following:

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

Any knowledge of an error or omission in the description of, or failure to completely describe any premises or operations intended to be covered by the Coverage Form will not invalidate or affect coverage for these premises or operations. You must report such error or omission to us as soon as practicable after its discovery. However, this provision does not affect our right to collect additional premium or exercise our right to cancellation or non-renewal.

8. Transfer Of Rights Of Recovery Against Others To Us

Replace with the following:

If the insured has rights to recover all or part of any payment we have made under this Coverage Form, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring “suit” or transfer those rights to us and help us enforce them. However, if the insured has waived those rights to recover through a written contract or if “your work” was commenced under a letter of intent or work order, subject to a subsequent reduction to writing with customers whose customary contracts require a waiver, we waive any right to recovery we may have under this Coverage Form.

SECTION V – DEFINITIONS

Paragraph 3. of **SECTION V – DEFINITIONS** is replaced by the following:

- 3.** “Bodily Injury” means injury, sickness or disease sustained by a person. This includes mental anguish, mental injury, shock, fright or death resulting from “bodily injury”, sickness or disease.

The following is added to Paragraph **12.f.** of **SECTION V - DEFINITIONS**

Paragraph **f.** does not apply to self-propelled vehicles of less than 1,000 pounds gross vehicle weight.

Add the following definitions.

23. “Covered recall,” means:

- a.** A product recall made necessary because you determine that the product recall is necessary; or
- b.** An authorized government entity has ordered you to conduct a product recall.

24. “Product recall expense” means necessary and reasonable expenses for:

- a.** Costs of notification;
- b.** Costs of stationery, envelopes, production of announcements and postage or facsimiles;
- c.** Costs of overtime paid to your regular non-salaried employees and costs incurred by your employees, including costs of transportation and accommodations;
- d.** Costs of computer time;
- e.** Costs of hiring independent contractors and other temporary employees;
- f.** Costs of transportation, shipping or packaging
- g.** Costs of warehouse or storage space; or
- h.** Costs of proper disposal of "your products", or products that contain "your products", that can not be reused, not exceeding your purchase price or your cost to produce the products;

25. “Specific Peril” means fire; lightning; explosion or leakage from fire sprinkler extinguishing equipment.

26. “Professional services” means:

- a.** The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; and
- b.** Supervisory or inspection activities performed as part of any related architectural or engineering activities.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

COMMERCIAL GENERAL LIABILITY COVERAGE EXPANSION ENDORSEMENT (CONTRACTORS)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM – CG 00 01 12 04

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Additional Premium \$

SECTION I – COVERAGES

COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY

2. Exclusions

g. Aircraft, Auto Or Watercraft

Paragraph (2) is replaced by the following:

- (2) A watercraft you do not own that is:
 - (a) Less than 36 feet long; and
 - (b) Not being used to carry persons or property for a charge.

This provision applies to any person, who with your consent, either uses or is responsible for the use of a watercraft. This insurance is excess over any other valid and collectible insurance available to the insured whether primary, excess, or contingent.

j. Damage To Property

Paragraph (2) is not applicable.

- (2) This paragraph is deleted.

n. Recall Of Products, Work Or Impaired Property

Replace with the following:

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it, but this exclusion does not apply to “product recall expenses” that you incur for the “covered recall” of “your product”.

This insurance does not apply to “Product Recall Expense” arising out of or resulting from:

- a. Any product withdrawal initiated due to:
 - (1) The failure of “your products” to accomplish their intended purpose, including any breach of warranty of fitness, whether written or implied. This exclusion does not apply if such failure has caused or is reasonably expected to cause “bodily injury” or physical damage to tangible property.
 - (2) Copyright, patent, trade secret or trademark infringements;
 - (3) Transformation of a chemical nature, deterioration or decomposition of “your product”, except if it is caused by:
 - (a) An error in manufacturing, design, processing or transportation of “your product”; or
 - (b) “Product tampering”
 - (4) Expiration of the designated shelf life of “your product”.
- b. A “product withdrawal”, initiated because of a “defect” in “your product” known to exist by the Named Insured or the Named Insured’s “executive officers”, prior to the inception date of this Coverage Form or prior to the time “your product” leaves your control or possession.
- c. Recall of any specific products for which “bodily injury” or “property damage” is excluded under **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY** by endorsement.
- d. Recall of “your products” which have been banned from the market by an authorized government entity prior to the policy period.
- e. The defense of a claim or “suit” against you for “product withdrawal expenses”.

Add the following:

q. Limited Professional Liability

This insurance does not apply to “bodily injury”, “property damage”, “personal and advertising injury” arising out of the rendering of or failure to render any “professional services” by you, but only with respect to your providing engineering, architectural or surveying services in your capacity as an engineer, architect or surveyor.

Replace the following paragraph:

Exclusion c. through n. do not apply to damage by “specific perils” to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section III – Limits Of Insurance.

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

2. Exclusions

Paragraph e. **Contractual Liability** is amended as follows:

e. Contractual Liability

This paragraph is deleted.

Add the following:

p. Limited Professional Liability

This insurance does not apply to “bodily injury”, “property damage”, “personal and advertising injury” arising out of the rendering of or failure to render any “professional services” by you, but only with respect to your providing engineering, architectural surveying services in your capacity as an engineer, architect or surveyor.

COVERAGE C – MEDICAL PAYMENTS

Paragraph 1.a. (3)(2) under **SECTION I – COVERAGE C – MEDICAL PAYMENTS** is replaced with the following:

(2) The expenses are incurred and reported to us within two years of the date of the accident; and

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

Paragraph 1.b. and 1.d. under **SECTION 1 - SUPPLEMENTARY PAYMENTS – COVERAGE A AND B** is replaced with the following:

- b. Up to \$2,500 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not furnish these bonds.
- d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or “suit”, including actual loss of earnings up to \$300 a day because of time off from work.

SECTION II – WHO IS AN INSURED

Paragraph 3.a. is amended as follows:

- a. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier.

However, provision a. above does not apply if the newly formed or acquired organization is excluded by either a provision of the Coverage Form or by endorsement.

Add the following to Paragraph 3.

- d. **COVERAGE A** does not apply to “product recall expense” arising out of any withdrawal or recall that occurred before you acquired or formed the organization.

Add the following:

- 4. Any organization over which you maintain ownership of more than 50% will be a Named Insured if there is no other similar insurance available to that organization; however
 - a. **COVERAGE A.** does not apply to “bodily injury” or “property damage” that occurred before you acquired or formed the organization; and
 - b. **COVERAGE B.** does not apply to “personal and advertising injury” arising out of an offense committed before you acquired or formed the organization.

If such organizations are not shown in the **DECLARATIONS**, you must report them to us within 180 days of inception date of the policy.
- 5. Any person or organization with whom you agreed, because of written contract or written agreement to provide insurance, but only with respect to “bodily injury” or “property damage” arising out of “your products” which are distributed or sold in the regular course of the vendors business, subject to the following additional exclusions:

The insurance afforded the vendor does not apply to:

- a. "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
- b. Any express warranty unauthorized by you;
- c. Any physical or chemical change in the product made intentionally by the vendor;
- d. Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer, and then repackaged in the original container;
- e. Any failure to make such inspection, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business in connection with the sale of the product;
- f. Demonstration, installation, servicing or repair operations, except such operations performed at the vendors premises in connection with the sale of the product;
- g. Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any thing or substance by or for the vendor.

This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into accompanying or containing such products.

SECTION III – LIMITS OF INSURANCE

Replace **6.** with the following:

5. Subject to **5.** above, the Damage To Premises Rented To You Limit is replaced by a "Specific Perils" Limit which is the greater of:

- a. \$300,000; or
- b. The amount shown in the **DECLARATIONS** for **Damage To Premises Rented To You Limit**.

The "Specific Perils" limit is the most we will pay under **COVERAGE A** for damages because of "property damage" to any one premises, while rented to you or temporarily occupied by you with permission of the owner.

However, provisions **a.** and **b.** above do not apply if any reference in the **DECLARATIONS** for **Damage to Premises Rented to You** is deleted from this policy either by the provisions of the Coverage Form or by endorsement.

Replace **7.** with the following:

7. Subject to **5.** above:

- a. The Medical Expense Limit is the greater of:

(1) \$10,000 or

(2) The amount shown in the **DECLARATIONS** for **Medical Expense Limit**.

- b. The **Medical Expense Limit** is the most we will pay under Coverage **C.** for all medical expenses because of "bodily injury" sustained by any one person.

However, provisions **a.** and **b.** above do not apply if **COVERAGE C - MEDICAL PAYMENTS** of **SECTION I** is excluded either by the provisions of the Coverage Form or by endorsement.

Add the following:

8. Product Recall Expense

\$100,000 is the most we will pay for all "product recall expenses" arising out of the same defect or deficiency. However, we will not pay more than \$100,000 annually for "product recall expenses" incurred from all "Covered Recall" events covered during this policy term.

9. Professional Services

Subject to provisions in **SECTION 1 – COVERAGES - COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY – 2. Exclusions p.** and **COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY – 2. Exclusions o.** the most we will pay for Professional Services is \$50,000 each annual period.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

Replace with the following:

- a. You must see to it we are notified as soon as practicable of an "occurrence" or an offense, which may result in a claim. Knowledge of an "occurrence" or an offense by your "employees" shall not, in itself, constitute knowledge to you unless any one of your partners, "executive officers", directors or insurance manage shall have actually received notice. To the extent possible, notice should include:
 - (1) How, when and where the "occurrence" took place;
 - (2) The names and addresses of any injured persons and witnesses; and,
 - (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

Add the following:

- e. Your rights afforded under this policy shall not be prejudiced if you fail to give us notice of an "occurrence", offense, claim or "suit", solely due to your reasonable and documented belief that the "bodily injury" or "property damage" is not covered under this policy.
- f. You must see to it that the following are done in the event of an actual or anticipated "covered recall" that may result in "product recall expense":
 - (1) Give us prompt notice of any discovery or notification that "your product" must be withdrawn or recalled. Include a description of "your product" and the reason for withdrawal or recall.
 - (2) Cease any further release, shipment, consignment or any other method or distribution of like or similar products until it has been determined that all such products are free from defects that could be a cause of loss under this insurance.

4. Other Insurance

b. Excess Insurance

Replace Paragraph (1) with the following:

This insurance is excess over:

- (1) Any of the other insurance, whether primary, excess, contingent or on any other basis:
 - (a) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
 - (b) That is "specific perils" insurance for premises rented to you or temporarily occupied by you with

permission of the owner;

(c) That is insurance purchased by you to cover your liability as a tenant for “property damage” to premises rented to you or temporarily occupied by you with permission of the owner; or

(d) If the loss arises out of the maintenance or use of aircraft, “autos” or watercraft to the extent not subject to Exclusion g. of Section I – Coverage A – Bodily Injury And Property Damage Liability.

6. Representations

Replace with the following:

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

Any knowledge of an error or omission in the description of, or failure to completely describe any premises or operations intended to be covered by the Coverage Form will not invalidate or affect coverage for these premises or operations. You must report such error or omission to us as soon as practicable after its discovery. However, this provision does not affect our right to collect additional premium or exercise our right to cancellation or non-renewal.

SECTION V – DEFINITIONS

Paragraph 3. of **SECTION V – DEFINITIONS** is replaced by the following:

3. “Bodily Injury” means injury, sickness or disease sustained by a person. This includes mental anguish, mental injury, shock, fright or death resulting from “bodily injury”, sickness or disease.

The following is added to Paragraph 12.f. of **SECTION V - DEFINITIONS**

Paragraph f. does not apply to self-propelled vehicles of less than 1,000 pounds gross vehicle weight.

Add the following definitions.

23. “Covered recall,” means:

- a. A product recall made necessary because you determine that the product recall is necessary; or
- b. An authorized government entity has ordered you to conduct a product recall.

24. “Product recall expense” means necessary and reasonable expenses for:

- a. Costs of notification;
- b. Costs of stationery, envelopes, production of announcements and postage or facsimiles;
- c. Costs of overtime paid to your regular non-salaried employees and costs incurred by your employees, including costs of transportation and accommodations;
- d. Costs of computer time;
- e. Costs of hiring independent contractors and other temporary employees;
- f. Costs of transportation, shipping or packaging

- g.** Costs of warehouse or storage space; or
- h.** Costs of proper disposal of "your products", or products that contain "your products", that can not be reused, not exceeding your purchase price or your cost to produce the products;

25. "Specific Peril" means fire; lightning; explosion or leakage from fire sprinkler extinguishing equipment.

26. "Professional services" means:

- a.** The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; and
- b.** Supervisory or inspection activities performed as part of any related architectural or engineering activities.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BROAD FORM PRODUCTS COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

LIABILITY COVERAGE is changed as follows:

Paragraph (1) in **SECTION I – COVERAGES – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, m. Damage To Impaired Property Or Property Not Physically Injured** does not apply.

Subject to the Limit of Insurance Each Occurrence Limit, coverage will apply only to that amount of “property damage” to your “products” installed by you that exceeds \$250 for any one “occurrence”. However, if your “products” is covered by a manufacturer’s warranty, coverage will not apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – PRIMARY & NON-CONTRIBUTORY
COVERAGE – AUTOMATIC STATUS WHEN REQUIRED IN
CONSTRUCTION AGREEMENT WITH YOU**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Section II – Who Is An Insured is amended to include as an additional insured any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or

2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured.

A person's or organization's status as an additional insured under this endorsement ends when your operations for that additional insured are completed.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:

a. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or

b. Supervisory, inspection, architectural or engineering activities.

2. "Bodily injury" or "property damage" occurring after:

a. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or

b. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded the additional insured, paragraph 4. of **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS** is replaced by the following:

4. Other Insurance

a. This insurance is primary and noncontributory, as respects any other insurance. The additional insured must notify us as soon as practicable of a claim or an "occurrence" which may result in a claim.

b. This provision applies only to these additional insureds and the coverage provided by this endorsement.

All other policy wording not specifically changed, modified, or replaced by this endorsement wording remains in effect.

IMPORTANT NOTICE TO POLICYHOLDERS

ABUSE OR MOLESTATION EXCLUSION ENDORSEMENT

Your liability policy includes the **Abuse or Molestation Exclusion Endorsement**. This endorsement excludes liability coverage for bodily injury, property damage or personal and advertising injury arising out of the actual or threatened abuse or molestation.

Please refer to the “**Abuse or Sexual Molestation Exclusion Endorsement** for further details.

If you have any questions about this form, please contact your agent.

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

<i>SERFF Tracking Number:</i>	<i>UNKP-125653316</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Milwaukee Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AR-GL-0809-01-371</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2001 Commercial General Liability</i>
<i>Product Name:</i>	<i>General Liability</i>		
<i>Project Name/Number:</i>	<i>/AR-GL-0809-01-371</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNKP-125653316 State: Arkansas
Filing Company: Milwaukee Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: AR-GL-0809-01-371
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability
Product Name: General Liability
Project Name/Number: /AR-GL-0809-01-371

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Approved 05/28/2008

Comments:

Attachments:

SERFF F777_03_07.pdf
SERFF F778_03_07_Page_1_.pdf
SERFF F778_03_07_Page_2_.pdf

Satisfied -Name: Company Cover Letter
Review Status: Approved 05/28/2008

Comments:

Attachment:

SERFF Letter_Company_Forms.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

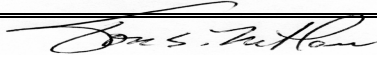
3. Group Name	Group NAIC #
Unitrin Property & Casualty Insurance Group	215

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Milwaukee Casualty Insurance Company	Wisconsin	26662	39-1190263	

5. Company Tracking Number	AR-GL-0809-01-371
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jon Zetlau 12790 Merit Drive Dallas, TX 75251	Bureau/ Forms Compliance Manager	800/777-2249 ext 8034	214/360-8060	tsettlemer@unitrin.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Jon Zetlau

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	17.2 Other Liability
10. Sub-Type of Insurance (Sub-TOI)	17.0001 Commercial General Liability
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 09/01/08 Renewal: 09/01/08
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	NA

17. Reference Organization # & Title	NA
18. Company's Date of Filing	May 21, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	AR-GL-0809-01-371
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Filing to adopt all previously approved Company forms for new Company - Milwaukee Casualty Insurance Co.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: NA
Amount: NA

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

Effective March 1, 2007

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		AR-GL-0809-01-371 (Page 1)		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		AR-GL-0809-02-372		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Notice- Terrorism Coverage- Rejection Statement	30-0722 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Notice- Restrictions of Terrorism Coverage	30-0873 12 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	OFAC	IL P 001 01 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Corporate Privacy Notice	60-0446 03 03	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Policyholder Notice- Asbestos & Lead	33-0567 12 03	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Policyholder Notice- Fungi	33-0576 04 02	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Asbestos Exclusion	33-0664 12 03	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Lead Exclusion	33-0668 12 03	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	Supplemental Property Damage Endorsement	33-0707 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	Additional Insured- Primary & Non-Contributory	33-0861 11 06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		AR-GL-0809-01-371 (Page 2)		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		AR-GL-0809-02-372		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Blanket Waiver of Subrogation	33-0712 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Printers Errors & Omissions Liability	33-0714 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Beauty Salon-Barber Shop Professional Liability	33-0715 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Punitive Damages	33-0728 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	CGL Expansion Coverage (Non-Contractors)	33-0729 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	CGL Expansion Coverage (Contractors)	33-0730 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Broad Form Products Coverage	33-0856 01 06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Notice to Policyholders-Abuse or Molestation Exclusion	33-0599 10 02	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



May 21, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Attn: Property and Casualty Division

RE: Commercial General Liability – Company Forms
Milwaukee Casualty Insurance Company – NAIC #26662; FEIN #39-1190263
Company Filing Number: AR-GL-0809-01-371

Dear Sir:

For all policies effective on or after September 1, 2008, we wish to adopt the Company forms currently filed and approved for in our other companies.

In this initial filing, our intent is to file a program identical to the one currently filed and approved by the Arkansas Department of Insurance for Trinity Universal Insurance Company (NAIC #19887, FEIN #75-0620550).

Filing forms are attached for your review. Copies of all Company endorsements are also included.

Should you have any further questions or wish to discuss the matter further, please feel free to contact Tyrone Settlemier at (800) 777-2249 ext. 8034, tsettlemier@unitrin.com, or by mail.

Sincerely,

A handwritten signature in black ink, appearing to read "Jon Zetlau", written over a light gray rectangular background.

Jon Zetlau
Bureau and Forms Compliance Manager

JZ/df